

B7 (Official Form 7) (12/07)

**United States Bankruptcy Court
District of Utah**

In re **Lawrence D Christensen
Jelaire Christensen**

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$30,354.00	2009 YTD: Husband
\$26,203.00	2008: Husband
\$20,425.00	2007: Husband
\$14,898.48	2009 YTD: Wife
\$72,239.00	2008: Wife
\$172,000.00	2007: Wife

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None ☒ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Mountain America Credit Union	\$285/month	\$855.00	\$1,300.00

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Modification; 074402409	Child Support	Utah County	Pending

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
ORS		Child Support; \$231.00/week

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
EMC	7/2008	Home Valued at \$500,000.00 12438 S 1840 E. Draper, UT 84020
EMC	10/2008	Home Valued at \$250,000.00 187 N. Stone Mountain Drive St. George, UT 84770

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Philip G. Jones 853 West Center Orem, UT 84057	09/01/2009	\$1200 in Attorneys Fees from which the following has been or will be paid: \$299 filing fee, \$87 financial education, \$40 asset search, and \$65 credit report)

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Jaren Dunn (Brother-In-Law)	2006 Toyota Camry (\$13,000)	Home, Jelaire uses and pays for the vehicle.

15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
2910 Rawhide Kingman, AZ	Lawrence Christensen	Same
187 N Stone Mountain Drive St. George, UT 84770	Same	8/2006-7/2008
12432 S. 1840 E. Draper, UT 84020	Same	11/2005-11/2006
3851 E Turnberry Rd Eagle Mountain, UT 84005	Same	07/2008-03/2009
7539 Bristlecone Rd Eagle Mountain, UT 84005	Same	03/2009-Present

16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
Michelle J. Christensen: AZ

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
The Lighthouse, LLC	20-1391376	111 N. 4th St. Kingman, AZ 86401	Lighting Fixtures	08/04/2004 - 09/01/2007

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date <u>September 10, 2009</u>	Signature <u>/s/ Lawrence D Christensen</u> Lawrence D Christensen Debtor
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Date <u>September 10, 2009</u>	Signature <u>/s/ Jelaire Christensen</u> Jelaire Christensen Joint Debtor
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Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Utah

In re **Lawrence D Christensen,**
Jelaire Christensen

Debtors

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	7,265.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		19,107.91	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	38		1,562,154.52	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			6,617.29
J - Current Expenditures of Individual Debtor(s)	Yes	1			6,590.00
Total Number of Sheets of ALL Schedules		53			
Total Assets			7,265.00		
Total Liabilities				1,581,262.43	

**United States Bankruptcy Court
District of Utah**

In re **Lawrence D Christensen,
Jelaire Christensen**

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Washington Mutual	J	5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Certificate of Deposit (\$120)	J	120.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods: Bed(s) & Bedding (\$300), Refrigerator (\$300), Washer (\$50), Dryer (\$50), Sewing Machine (\$20),	J	720.00
		Household Goods: Couche(s) (\$200), Living Room Chairs (\$50), Dressers (\$15), Kitchen Appliances (\$70), Vacuum Cleaner (\$20),	J	355.00
		Dining table and Chairs (\$30)	J	30.00
		Kitchen Table and Chairs (\$50)	J	50.00
		Food (\$200)	J	200.00
		Cleaning Supplies (\$10)	J	10.00
		Electronics: Television x1 (\$200), VCR (\$10),	J	210.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing (\$1000)	J	1,000.00
7. Furs and jewelry.		Furs (\$20)	J	20.00

Sub-Total > **2,720.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		His Wedding Ring (\$100)	J	100.00
		Her Wedding Ring (\$100)	J	100.00
8. Firearms and sports, photographic, and other hobby equipment.		Sports Equipment: Camping Equipment (\$25), Camera & Photographic Equipment (\$100), Bike (\$10), Garden Tools (\$10),	J	145.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total > **345.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Dodge Ram 1500	J	1,500.00
		2006 Toyota Camry (\$13,000) (Subject to Loan in brother-in-law's name of \$13,500 To America First Credit Union)	J	0.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Business Equipment & Supplies: Computer/Printer (\$1500),	J	1,500.00
29. Machinery, fixtures, equipment, and supplies used in business.		Computer & Hand Tools	J	1,200.00

Sub-Total > **4,200.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)
Total > **7,265.00**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

B6C (Official Form 6C) (12/07)

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings			
Household Goods: Bed(s) & Bedding (\$300), Refrigerator (\$300), Washer (\$50), Dryer (\$50), Sewing Machine (\$20),	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	720.00	720.00
Household Goods: Couche(s) (\$200), Living Room Chairs (\$50), Dressers (\$15), Kitchen Appliances (\$70), Vacuum Cleaner (\$20),	Utah Code Ann. § 78B-5-506(1)(a)	355.00	355.00
Dining table and Chairs (\$30)	Utah Code Ann. § 78B-5-506(1)(b)	30.00	30.00
Kitchen Table and Chairs (\$50)	Utah Code Ann. § 78B-5-506(1)(b)	50.00	50.00
Food (\$200)	Utah Code Ann. § 78B-5-505(1)(a)(viii)(C)	200.00	200.00
Cleaning Supplies (\$10)	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	10.00	10.00
Electronics: Television x1 (\$200), VCR (\$10),	Utah Code Ann. § 78B-5-506(1)(a)	210.00	210.00
<u>Wearing Apparel</u> Clothing (\$1000)	Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)	1,000.00	1,000.00
<u>Furs and Jewelry</u> His Wedding Ring (\$100)	Utah Code Ann. § 78B-5-506(1)(d)	100.00	100.00
Her Wedding Ring (\$100)	Utah Code Ann. § 78B-5-506(1)(d)	100.00	100.00
<u>Machinery, Fixtures, Equipment and Supplies Used in Business</u>			
Computer & Hand Tools	Utah Code Ann. § 78B-5-506(2)	1,200.00	1,200.00

Total: **3,975.00** **3,975.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Husband, Wife, Joint, or Community								
Account No.										
Value \$										
Account No.										
Value \$										
Account No.										
Value \$										
Account No.										
Value \$										
Subtotal (Total of this page)										
Total (Report on Summary of Schedules)									0.00	0.00

0 continuation sheets attached

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☒ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Domestic Support Obligations

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.									
Michelle Christensen 4077 Foothill Blvd Provo, UT 84604		J		Support Obligation					Unknown
								Unknown	0.00
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal									0.00
(Total of this page)								0.00	0.00

Sheet **1** of **2** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E R H W J C T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. SSN			1998					
Internal Revenue Service Attn: Special Procedures. Mail Stop 5021 50 South 200 East Salt Lake City, UT 84111		W	Income Taxes					0.00
							3,344.83	3,344.83
Account No. SSN			1999					
Internal Revenue Service Attn: Special Procedures. Mail Stop 5021 50 South 200 East Salt Lake City, UT 84111		W	Income Taxes					0.00
							10,444.08	10,444.08
Account No. SG-AM-1-67			07					
Washington County Assessor 197 E. Tabernacle Saint George, UT 84770		J	Property Tax					0.00
							5,319.00	5,319.00
Account No.								
Account No.								
Subtotal								0.00
(Total of this page)							19,107.91	19,107.91
Total								0.00
(Report on Summary of Schedules)							19,107.91	19,107.91

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1020712699 Afni, Inc. Po Box 3517 Bloomington, IL 61702	J	Opened 3/01/08 Last Active 1/01/07 CollectionAttorney Dish Network				423.00
Account No. A1020913209dc AFS, Inc. 12257 Business Park Dr., #101 Draper, UT 84020-6541	J	1/2003				704.63
Account No. Representing: AFS, Inc.		Kevin Richards Atty. PO Box 395 Draper, UT 84020				
Account No. 136377065975 American Management Sv 50 E 100 S Ste 100 Saint George, UT 84770	J	Opened 3/01/09 CollectionAttorney City Of St. George Accts				885.00
Subtotal (Total of this page)						2,012.63

37 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 409596285 Americredit 801 Cherry St. #3900 Fort Worth, TX 76102	J	10/2000 Car; Repo				11,000.00
Account No. 1021-1194 Applied Bank P.O. Box 17120 Wilmington, DE 19886-7120	J	7/2001 Credit Card				2,743.00
Account No. 1158033819 ASC P.O. Box 10388 Des Moines, IA 50306	J	2005 Business, Foreclosed				455,200.00
Account No. Representing: ASC		Lundberg & Associates 3269 South Main Street Ste 100 Salt Lake City, UT 84115-3773				
Account No. Representing: ASC		Wells Fargo 7495 New Horizon Frederick, MD 21703				
Sheet no. <u>1</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 468,943.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1061158033820 ASC 7495 New Horizon Way Frederick, MD 21703	J	11/2005 Other				1,022.00
Account No. PACIFIC B23189880 Asset Acceptance Po Box 2036 Warren, MI 48090	H	Opened 3/01/05 Last Active 10/01/03 FactoringCompanyAccount Pacific Bell Tel/Dbc Sbc Calif				178.00
Account No. PACIFIC B23186242 Asset Acceptance Po Box 2036 Warren, MI 48090	H	Opened 3/01/05 Last Active 9/01/03 FactoringCompanyAccount Pacific Bell Tel/Dbc Sbc Calif				222.00
Account No. 287003925984x11222008 AT&T P.O. Box 6463 Carol Stream, IL 60197	J	1/2005 Phones Business; 10037100; formerly Cingular				148.56
Account No. Representing: AT&T		1st Revenue Assurance PO Box 3020 Albuquerque, NM 87190-3020				
Sheet no. 2 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,570.56

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5204498080018 AVCO 3300 S. Parker Drive Aurora, CO 80014		J	1999 Credit Card; 5044980800180358				6,000.00
Account No. 540933260200 BAC/Fleet 200 Tournament Drive Horsham, PA 99044		J	6/2003 Credit; 4305500075066954, 540933260200				6,917.00
Account No. Representing: BAC/Fleet			Unifund 11802 Conrey Road Cincinnati, OH 45249				
Account No. 4305-5000-7506-6954 BAC/Fleet-Bk Card 200 Tournament Drive Horsham, PA 19044		J	7/2001 Credit Card; 1018-7506, 4305500075066954				15,784.00
Account No. Representing: BAC/Fleet-Bk Card			Bank of America				
Sheet no. 3 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							28,701.00
Subtotal (Total of this page)							28,701.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. AKCR-17169130396106	J		10/2003 Credit; 441716913039				4,877.00
Bank of America PO Box 45224 Jacksonville, FL 32232-5224							
Account No.			Unifund 10625 Techwoods Circle Cincinnati, OH 45242				
Representing: Bank of America							
Account No. 14745346	J		3/2002 Credit Card; PA112GRTSEN147454346, 1474534607632, 4888603102118650				6,342.00
Bank of America 4060 Ogletown/Stanton Rd. Newark, DE 19713							
Account No.			Palasades 210 Sylvan Ave Englewood Cliffs, NJ 07632				
Representing: Bank of America							
Account No. PALGRSTEN-14754346	J		3/2002 Credit Card				11,219.00
Bank of America P.O. Box 45224 Jacksonville, FL 32232							
Sheet no. 4 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			22,438.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Representing: Bank of America						
		Palasades Collections 210 Sylvan Ave Englewood Cliffs, NJ 07632				
Account No. 4251, 100214251						
Bank of America 4060 Ogletown Stan DES-019-03-07 Newark, DE 19713		J				3,000.00
Account No. 59201000045237						
Bank of America 201 N Tryon St. Charlotte, NC		J				10,891.00
Account No. 4888-6031-0211-8650						
Bank of America P.O. Box 45224 Jacksonville, FL 32232		J				16,008.00
Account No.						
Representing: Bank of America						
		Bank of America 4060 Ogletown Station Rd Newark, DE 19713				
Sheet no. 5 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						29,899.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Representing: Bank of America		First American Investment 2805 Wehrle #11 Buffalo, NY 14221				
Account No. 4800-1389-9903-7056 Bank of America P.O. Box 17054 Wilmington, DE 19884		J 2/2001 Credit Card; 1024-7056				3,107.00
Account No. Representing: Bank of America		Portfolio Recovery SVS #1 120 Corporate Blvd. Norfolk, VA 23502				
Account No. 5742725 Bonneville Billing 1186 E 4600 S Ste 100 Ogden, UT 84403		H Opened 12/01/08 CollectionAttorney Phillip C Hall Dds				2,237.00
Account No. Representing: Bonneville Billing		Bonneville Billing P.O. Box 150621 Ogden, UT 84415				
Sheet no. 6 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						5,344.00

Case No. _____

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Phillip C Hall 382 S. Bluff St. Saint George, UT 84770				
Representing: Bonneville Billing							
Account No. 3635615		J	Opened 2/01/04 Last Active 1/01/03 CollectionAttorney West Jordan Fire; Ambulance				611.00
Bonneville Billing 1186 E 4600 S Ste 100 Ogden, UT 84403							
Account No.			Bonneville Collection 2627 Washington Blvd. Ogden, UT 84401				
Representing: Bonneville Billing							
Account No.			West Jordan Fire Ambulance 7602 Jordan Landing Blvd West Jordan, UT 84084				
Representing: Bonneville Billing							
Account No. 060407694CV		J	1/2004 Medical				2,624.78
Bryce Allred M.D. 3584 W 9000 S West Jordan, UT 84088							
Sheet no. <u>7</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			3,235.78

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Representing: Bryce Allred M.D.		Edwin Parry 3782 W. 2340 S. Salt Lake City, UT 84120					
Account No. Representing: Bryce Allred M.D.		Express Recovery 3782 W. 2340 S. Salt Lake City, UT 84120					
Account No. Bulwark Exterminating 2707 E. Craig Rd. Las Vegas, NV 89108	J	1/2008				28.00	
Account No. 178480030598439 Bureau of Collection 7575 Corporate Way Eden Prairie, MN 55344	J	Attny Medical				527.00	
Account No. 529115190574 Capitol 1 11013 W. Broad St. Glen Allen, VA 23060	J	4/2001				131.00	
Sheet no. 8 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)						686.00	

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 529115202560	J		8/2001 Credit Card				2,573.00
Capitol 1 Bank 11013 W. Broad St. Glen Allen, VA 23060							
Account No. 4115-0720-4347-0015	J		9/2001 Credit Card				1,712.00
Capitol One 11013 W. Broad St. Glen Allen, VA 23060							
Account No.			Capitol One P.O. Box 85520 Richmond, VA 23285				
Representing: Capitol One							
Account No.			NCO Fin/22 P.O. Box 41448 Philadelphia, PA 19104				
Representing: Capitol One							
Account No. 412174175043	J		7/2000 Credit Card				790.00
Capitol One Bank P.O. Box 85520 Richmond, VA 23285							
Sheet no. 9 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			5,075.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 8336686		H	Opened 11/01/03 Last Active 10/01/03 CollectionAttorney Sbc - California				128.00
Cba Collecttion Bureau Po Box 5013 Hayward, CA 94540							
Account No.			CBA Collection 25954 Eden Landing Rd. Hayward, CA 94545				
Representing: Cba Collecttion Bureau							
Account No. 8340510		H	Opened 11/01/03 Last Active 9/01/03 CollectionAttorney Sbc - California				160.00
Cba Collecttion Bureau Po Box 5013 Hayward, CA 94540							
Account No.			Collection 25954 Eden Landing #1st Floor Hayward, CA				
Representing: Cba Collecttion Bureau							
Account No.			PacBell / AT&T 379 N. Golden State Blvd. Turlock, CA 95380				
Representing: Cba Collecttion Bureau							
Sheet no. 10 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							288.00
Subtotal (Total of this page)							

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		SBC Calif				
Representing: Cba Collecttion Bureau		P.O. Box 6463 Carol Stream, IL 60197				
Account No. 6106		4/2001 Credit Card				
Chase 201 N. Walnut St. Wilmington, DE 19801	J					1,376.00
Account No. 00450606569001		10/2006 Business				
Chase P.O. Box 260161 Baton Rouge, LA 70826	J					107,800.00
Account No. 179477		8/2003 Credit; 549104825156, 5491048251				
Chase 800 Brooksedge Blvd Westerville, OH 43081	J					8,583.00
Account No.		Ascension Rec				
Representing: Chase		28035 N. Ave. St. Valencia, CA 91355				
Sheet no. 11 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						117,759.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 216028	J		1/2004 Credit Card; 4417169130396106; 1009-3039				3,618.00
Chase 800 Brookside Dr. Westerville, OH 43081							
Account No. 5491-0482-5156-4575	J		8/2001 Credit Card				171.00
Chase 4915 Independence Parkway Tampa, FL 33634							
Account No. 0045060659001	J		10/2006 Business				106,000.00
Chase P.O. Box 260161 Baton Rouge, LA 70826-0161							
Account No. 10269676	J		1/2000 Credit Card				5,179.00
Citi P.O. Box 6241 Sioux Falls, SD							
Account No. 5436523	J		9/2001-11/2003 Credit				12,799.00
Citi P.O. Box 6241 Sioux Falls, SD							
Subtotal (Total of this page)							127,767.00

Sheet no. 12 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Citi		NCO/Fin 22 P.O. 41448 Philadelphia, PA 19101				
Account No. 5584221 Citi Bank P.O. Box 6241 Sioux Falls, SD 57117	J	7/2001 Credit				40,213.00
Account No. Representing: Citi Bank		NCO/Fin 22 P.O. 42448 Philadelphia, PA 19101				
Account No. 5424-1804-5494-7752 Citi Bank P.O. Box 6241 Sioux Falls, SD 57117	J	Credit Card				13,074.23
Account No. Representing: Citi Bank		NCC 120 N. Keyser Ave. Scranton, PA 18504				
Sheet no. 13 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						53,287.23

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 546616019676, 74383 Citibank Sd, Na Po Box 6241 Sioux Falls, SD 57117	J	Opened 1/01/00 Last Active 7/31/09 CreditCard				814.00
Account No. 46-039234-04 City of St. George P.O. Box 1750 Saint George, UT 84771	J	6/2008 Utilities; 65975-136377				1,508.08
Account No. Representing: City of St. George		American Management SVS P.O. Box 910431 Saint George, UT				
Account No. 328740 Direct Communications Cedar Valley 1680 E. Heritage Dr. Lehi, UT 84043	J	4/2009 Phone				182.74
Account No. 8255909453230101 Dish Network Dept 0063 Palatine, IL 60055	J	10/30/2007 Machine				423.15
Sheet no. 14 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						2,927.97

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. 243244	J		11/23/2007 Medical				498.55
Dixie Regional Medical Center 1380 E. Medical Center Drive Saint George, UT							
Account No. 126-36521672	J		9/25/2007 Medical				186.52
Dixie Regional Medical Center 1380 E. Medical Center Drive Saint George, UT							
Account No. 126-71048441	J		9/11/2007 Medical				24.77
Dixie Regional Medical Center 1380 E. Medical Center Drive Saint George, UT							
Account No. 126-36949618	J		11/10/2007				673.08
Dixie Regional Medical Center 1380 E. Medical Center Drive Saint George, UT							
Account No. 126-36521664	J		10/10/2007 Medical				654.49
Dixie Regional Medical Center 1380 E. Medical Center Drive Saint George, UT							
Sheet no. 15 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			2,037.41

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. 126-71039390	J		8/15/2007 Medical				269.92
Dixie Regional Medical Center 1380 E. Medical Center Drive Saint George, UT							
Account No. 126-34568634	J		2/11/2007 Medical				926.36
Dixie Regional Medical Center 1380 E. Medical Center Drive Saint George, UT							
Account No. 12635095736	J		4/3/2007 Medical				192.96
Dixie Regional Medical Center 1380 E. Medical Center Drive Saint George, UT 84790							
Account No. 126-34882696	J		3/8/2007 Medical				98.16
Dixie Regional Medical Center 1380 E. Medical Center Drive Saint George, UT							
Account No. 31455	J		9/2002 Rent				4,119.00
Donald & Sheilia Fryar 2869 Doral Way Turlock, CA 95382							
Sheet no. 16 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			5,606.40

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Lawrence Beaver 1309 I Street Modesto, CA 95353				
Representing: Donald & Sheilia Fryar							
Account No.			Stanislaus County Superior Court 300 Starr Ave. Turlock, CA 95380				
Representing: Donald & Sheilia Fryar							
Account No. 4500961822120			10/1998 Credit Card				400.00
DSNB Macys 9111 Duke Blvd Mason, OH		J					
Account No. 5890017299512			08/06 Mortgage Deficiency				284,000.00
EMC Mortgage PO Box 660753 Dallas, TX 75266-0753		J					
Account No.			Paul Halliday, Jr 376 E. 400 S. #300 Salt Lake City, UT 84111				
Representing: EMC Mortgage							
Sheet no. 17 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			284,400.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. 21673968	J	Opened 7/01/07 Last Active 3/17/08 CollectionAttorney Dixie Medical Center				69.00	
Express Rcvy Po Box 26415 Salt Lake City, UT 84126							
Account No. 21790349	J	Opened 8/01/07 Last Active 7/01/07 CollectionAttorney Dixie Medical Center				184.00	
Express Rcvy Po Box 26415 Salt Lake City, UT 84126							
Account No. 21706520	J	Opened 7/01/07 Last Active 6/01/07 CollectionAttorney Dixie Medical Center				103.00	
Express Rcvy Po Box 26415 Salt Lake City, UT 84126							
Account No.		ARC PO Box 30191 Salt Lake City, UT 84130					
Representing: Express Rcvy							
Account No.		IHC PO Box 410400 Salt Lake City, UT 84141-0400					
Representing: Express Rcvy							
Sheet no. <u>18</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	356.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 933936 Express Recovery 3782 W. 2340 S. #13 Salt Lake City, UT 84120	J	1/2002 Medical				12.00
Account No. 1492278 Express Recovery Svcs 2790 S Decker Lake Dr Salt Lake City, UT 84119	J	Opened 9/01/04 CollectionAttorney Bryce Dee Allred Md Pc				1,838.00
Account No. Representing: Express Recovery Svcs		Express Recovery 3782 W. 2340 S. #13 Salt Lake City, UT 84120				
Account No. 2106028 First USA P.O. Box 15298 Wilmington, DE 19850	J	1/2004 Credit				3,618.00
Account No. Representing: First USA		VIP Adj BVR 12396 World Trade San Diego, CA 92128				
Sheet no. 19 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 5,468.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 090200435			Business Van				11,375.89
Ford Motor Credit c/o Johnson, Riddle & Mark, LLC PO Box 7811 Sandy, UT 84091		J					
Account No.			Ford Motor Credit One American Road Dearborn, MI 48126				
Representing: Ford Motor Credit							
Account No. 00022120330			Business Vehicle				14,588.35
Franklin Capital Corp. 47 West 200 South #500 Salt Lake City, UT 84101		J					
Account No. 8255909453230101			10/30/2007 Dish Network				423.15
GC Services 6330 Gulfon St. Houston, TX 77081		J					
Account No. 101925085			8/2001 297604-D101925085				313.00
Gottshalks P.O. Box 28920 Fresno, CA 93729		J					
Sheet no. 20 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							26,700.39
Subtotal (Total of this page)							

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Gottshalks		Joe Mills Credit				
Account No. 21140502 HHB P.O. Box 60102 City Of Industry, CA 91716	J	1/2003 Credit Card; 0000013221, AFSASSIG-21140502				543.00
Account No. Representing: HHB		Arrowhead Financial SVS 5996 S. Touhy Ave. Niles, IL 60714				
Account No. 247604010925085 HSBC/GOTIS P.O. Box 703 Wood Dale, IL 60191	J	8/2001 Credit Card; 1013-0192				313.00
Account No. 5488-9750-1116-2818 HSBC/NV P.O. Box 19360 Portland, OR 97280	J	9/2002 Credit Card				300.00
Sheet no. 21 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,156.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community		D I S P U T E D	U N L I Q U I D A T E D	C O N T I N G E N T	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 040906250dc	J		2004 Medical				788.78
IHC 36 S. State Salt Lake City, UT 84111							
Account No.			Lawrence Peterson 2155 S. Dallin St. Salt Lake City, UT 84109				
Representing: IHC							
Account No. 040906250dc	J		4/2004				788.78
IHC Health Services							
Account No.			Lawrence R. Peterson 2115 S. Dallin Street Salt Lake City, UT 84109				
Representing: IHC Health Services							
Account No. 21688853	J		Opened 7/01/07 Last Active 6/01/07 CollectionAttorney Dixie Medical Center				201.00
Ihc Health Services In 3930 W Parkway Blvd Salt Lake City, UT 84130							
Sheet no. 22 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			1,778.56

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 301700183							
Jordan Valley Hospital 3580 W. 9000 S. West Jordan, UT 84088		J					2,399.09
Account No.			Outsource Recievables Management P.O. Box 166 Ogden, UT 84402				
Representing: Jordan Valley Hospital							
Account No.			1/2008 Attorney Fees				
Law Office of Julie Woodyatt 5252 N. Edgewood Dr. #365 Provo, UT 84604		J					Unknown
Account No. D229471N1			Opened 5/01/09 CollectionAttorney Bulwark Exterminating Llc				
Leland Scott & Associa Po Box 2205 Mansfield, TX 76063		J					28.00
Account No. 4502241365520			8/2001 Credit Card; 1004-5520				
Macys/GEMB P.O. Box 8122 Mason, OH 45045		J					501.00
Sheet no. 23 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							2,928.09

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Inv#FC1455			12/2008				202.93
Mainstreet Financial Services 335 W N #E6 Vernal, UT 84078		J					
Account No. MBNA00138999037056			12/2001 Credit Card; 4800138999037056				3,107.00
MBNA P.O. Box 45224 Jacksonville, FL 32232		J					
Account No.			Portfolio 120 Corporate Blvd. #100 Norfolk, VA 23502				
Representing: MBNA							
Account No. 412061304855			12/2003 Credit Card				2,903.00
Merrick Bank 10705 S. Jordan South Jordan, UT 84995		J					
Account No.			6/2006 Business				122,000.00
Michelle Christensen 4077 Foothill Drive Provo, UT 84604		J					
Sheet no. 24 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							128,212.93
Subtotal (Total of this page)							128,212.93

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Michelle Christensen		Michelle Christiansen P.O. Box 970039 Orem, UT 84097-0039				
Account No. Michelle Christensen 4077 Foothill Blvd Provo, UT 84604	J	8/2008 Business Judgment				18,000.00
Account No. Michelle Christensen 4077 Foothill Blvd Provo, UT 84604	J	7/2008 Business Judgment				120.00
Account No. 3242218 Mountain West Anesthesia 1954 East Fort Union Blvd, Suite 102 Salt Lake City, UT 84121	J	12/07 Medical Services				102.00
Account No. 543724A39673 Mountainland Collectio Po Box 1280 American Fork, UT 84003	J	Opened 12/01/08 Last Active 9/01/08 CollectionAttorney Questar Gas				411.00
Sheet no. 25 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						18,633.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 543724876581	J		Opened 1/01/08 Last Active 5/01/07 CollectionAttorney Utah Radiology Billing - S; 543724, 543724876581				193.00
Mountainland Collectio Po Box 1280 American Fork, UT 84003							
Account No.			Utah Radiology 930 S. Orem Blvd Orem, UT 84058				
Representing: Mountainland Collectio							
Account No. 483163763540	J		Opened 1/01/07 Last Active 6/01/06 CollectionAttorney Utah Radiology Billing - S				132.00
Mountainland Collectio Po Box 1280 American Fork, UT 84003							
Account No. 5436523	J		1/2004 Credit Card				11,960.00
NCO Fin/99 507 Prudential Road Horsham, PA 19044							
Account No. 16492982	H		Opened 5/01/07 Last Active 10/01/02 Nco Asgne Of Capital One				2,076.00
NCO Financial Systems 507 Prudential Rd Horsham, PA 19044							
Sheet no. 26 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			14,361.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Capitol One 11013 W. Broad St. Glen Allen, VA 23060				
Representing: NCO Financial Systems							
Account No.			NCO Fin/22 P.O. Box 41448 Philadelphia, PA 19104				
Representing: NCO Financial Systems							
Account No. 11905		J	4/2009				38.84
Orson West 180 S. 300 W. #215 Salt Lake City, UT 84101							
Account No. 1190360000796585		J	Opened 6/01/03 Last Active 1/01/03 CollectionAttorney lasis/Jordan Valley Hospital				894.00
Outsource Receivables Attn: Bankruptcy Dept Po Box 166 Ogden, UT 84402							
Account No. 1180360000796584		J	Opened 6/01/03 Last Active 1/01/03 CollectionAttorney lasis/Jordan Valley Hospital				1,725.00
Outsource Receivables Attn: Bankruptcy Dept Po Box 166 Ogden, UT 84402							
Sheet no. <u>27</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			2,657.84

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. 1170360000796583	J		Opened 6/01/03 Last Active 1/01/03 CollectionAttorney Iasis/Jordan Valley Hospital				2,497.00	
Outsource Receivables Attn: Bankruptcy Dept Po Box 166 Ogden, UT 84402								
Account No.			Outsource Receivable 3071 Taylor Ave. Ogden, UT 84403					
Representing: Outsource Receivables								
Account No. 1130360000794308	J		Opened 6/01/03 Last Active 1/01/03 CollectionAttorney Pediatric Radiology				67.00	
Outsource Receivables Attn: Bankruptcy Dept Po Box 166 Ogden, UT 84402								
Account No. 224959465	J		Last Active 7/19/03 Agriculture				141.00	
Pacific Gas & Electric P.o. Box 8329 Stockton, CA 95208								
Account No.			CBA Collection 25954 Eden Landing Rd. Hayward, CA 94545					
Representing: Pacific Gas & Electric								
Sheet no. 28 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	2,705.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 2501036	J	T Mobile				528.00
Pinnacle Fin 7825 Washington Av Minneapolis, MN 55439						
Account No. D110006N1	J					14,324.00
Providian 201 N. Walnut Street Wilmington, DE 19801						
Account No.		ACC 960 N. Main Ave. Scranton, PA 18508				
Representing: Providian						
Account No. 5409-3326-0200-0955	J	3/1994 Credit Card				188.00
Providian P.O. Box 9007 Pleasanton, CA 94566						
Account No. 5409-3326-0200-0955	J	12/2001 Credit Card; 1015-0955				6,700.00
Providian Financial P.O. Box 9007 Pleasanton, CA 94566						
Sheet no. <u>29</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			21,740.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1170557813, 1170557003 Questar Gas PO Box 45841 Salt Lake City, UT 84139	J	7/2008 Services; 0922324665				385.86
Account No. 721-0055-0712A Questar Gas P.O. Box 3194 Salt Lake City, UT 84110	J	2001 Services				447.48
Account No. Representing: Questar Gas		Mountain Fuel Supply 4190 Harrison Ave. P.O. Box 111100 Cincinnati, OH 45211				
Account No. 43568823659848 Qwest P.O. Box 29040 Phoenix, AZ 85038	J	2008 Phone				138.69
Account No. Randall L. Skeen 5788 S. 900 E. Salt Lake City, UT 84121	J	10/2008				1,822.23
Sheet no. 30 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,794.26

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 311588			8/2002 Rent				3,600.00
Raul and Roasrio Camposano 1501 Zena Way Ceres, CA 95307		J					
Account No.			Modesto Municipal Court 800 11th St. Modesto, CA 95354				
Representing: Raul and Roasrio Camposano							
Account No. 6749942			Opened 10/01/96 Last Active 3/29/02 ChargeAccount				3,098.00
Rc Willey Home Furnishings Attn: Bankruptcy Po Box 65320 Salt Lake City, UT 84165		J					
Account No. 20020094439			7/2002 Rent				4,063.00
Rosario Campusano 433 Sunshine Ct. Gustine, CA 95322		J					
Account No.			Enedina Hernandez 325 S. Orange St. Turlock, CA 95382				
Representing: Rosario Campusano							
Sheet no. 31 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							10,761.00
Subtotal (Total of this page)							

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Representing: Rosario Campusano			Lawrence C. Beaver 1309 I Street Modesto, CA 95353				
Account No. Representing: Rosario Campusano			Modesto Municipal Court 800 11th St. Modesto, CA 95354				
Account No. 020913209 SLC 3rd District Court 8080 S. Redwood Rd #1700 West Jordan, UT 84088		J	1/2003				705.00
Account No. Representing: SLC 3rd District Court			AFS P.O. Box 39 Pleasant Lake, MI 49272				
Account No. 3036360 South Central Communications P.O. 410471 Salt Lake City, UT 84141		J	7/2008 Phone				363.91
Sheet no. 32 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;"> Subtotal (Total of this page) </div>							1,068.91

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1002435849 Specialized Loan Service 8742 Lucent Blvd Highlands Ranch, CO 80129		J	Opened 8/01/06 Last Active 5/30/08 ConventionalRealEstateMortgage; Foreclosed				75,958.00
Account No. Representing: Specialized Loan Service			EMC Mortgage Corporation P.O. Box 141358 Irving, TX 75014-1358				
Account No. Spencer Clements 9093 N. Silver Lake Dr. Cedar Hills, UT		J	7/2008 Lease				9,940.00
Account No. 4719-2251-3131-3741 SRFINCBNK		J	2/2004 Credit				20,701.00
Account No. 20030078279 Stantislaus County Munic Court 800 11th St. Modesto, CA 95354		J	5/2003 Taxes				1,314.00
Sheet no. 33 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 107,913.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 178480030598439 T Mobile PO Box 742596 Cincinnati, OH 45274-2596	J	5/2007 Phone; 333966160				527.88
Account No. 441716913039 Unifund 10625 Techwoods Circle Cincinnati, OH 45242	J	5/2002 Credit Card; AKCR-17169130396106				4,877.00
Account No. 549113033432 UNLV/Citi P.O. Box 6241 Sioux Falls, SD 57117	J	7/2002 Credit				34,158.00
Account No. 471922513131 US BK RMSCC 205 W 4th St. Cincinnati, OH 45202	J	9/2000 Credit Card				8,413.00
Account No. Representing: US BK RMSCC		Elan Financial P.O. Box 6347 Fargo, ND 58125-6347				
Sheet no. 34 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 47,975.88

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 370098830018 Utah Power PO Box 25308 Salt Lake City, UT 84125	J	2006 Utilities				89.51
Account No. 483163, 87651, 543724876581 Utah Radiology 930 S. Orem Blvd Orem, UT 84058	J	1/2007				189.00
Account No. Representing: Utah Radiology		Mountainland Collections PO Box 1280 American Fork, UT 84003				
Account No. 00195527 Utah Radiology 930 S. Orem Blvd Orem, UT 84058	J	2001 Medical				21.17
Account No. Representing: Utah Radiology		Bonded Adjustment Bureau 1321 East 3300 South Suite 6 Salt Lake City, UT 84106-3016				
Sheet no. 35 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						299.68

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. D73453N1 Vanguard Collections & 1800 S West Temple Salt Lake City, UT 84115	J	Opened 4/01/04 CollectionAttorney Emergency Physicians Integrate; 7345301					366.00	
Account No. BY003532 Verizon P.O. Box 96088 Bellevue, WA 98009	J	2005 Phone					1,329.00	
Account No. Representing: Verizon		Pinnacle Credit SVC 7900 Highway 7 #100 St. Louis Park, MN 55426						
Account No. 1620675076100001 Verizon Wireless 15900 SE Eastgate Way Bellevue, WA 98008	J	1/2001 Phone					972.00	
Account No. Representing: Verizon Wireless		National Recovery Folsom, CA 95630						
Sheet no. <u>36</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	2,667.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Verizon Wireless			RPS Worldwide 4201 Vineland Rd. 110 Orlando, FL 32811				
Account No.							
Account No.							
Account No.							
Account No.							

Sheet no. **37** of **37** sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

0.00

Total
(Report on Summary of Schedules)

1,562,154.52

B6G (Official Form 6G) (12/07)

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
AT&T / Verizon	\$69/month, Internet
Boost	2x Cell Phones, \$100/month - Assume
Rent	Rent, \$1600/month - Assume

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Lawrence D Christensen,
Jelaire Christensen**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re **Lawrence D Christensen**
Jelaire Christensen

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Separated	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
	Son Son Daughter Granddaughter	12 16 18 2
Employment:	DEBTOR	SPOUSE
Occupation	Construction	Mortgage
Name of Employer	Elkhorn Construction	Republic Mortgage
How long employed	4 Months	6 Months
Address of Employer	P.O. Box 809 Evanston, WY 82931	11602 S. Redwood Road South Jordan, UT 84095

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 4,917.92	\$ 2,425.45
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 4,917.92	\$ 2,425.45
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify)

See Detailed Income Attachment

\$ 1,125.13	\$ 152.68
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 205.83	\$ 477.44

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,330.96	\$ 630.12
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,586.96	\$ 1,795.33
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income

(Specify):

Per Diem

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 1,235.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 1,235.00	\$ 0.00
--------------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 4,821.96	\$ 1,795.33
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 6,617.29

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Both son's have Tourette Syndrome, the second son has ulcers, youngest son has ADHD +, wife has high cholesterol and rheumatoid arthritis; medication should be taken for these things, but there is currently insufficient income to do so. Debtor's daughter and child came to live with debtors six months ago and debtors provide for their support. Debtor's per diem has been reduced and may be discontinued.

B6I (Official Form 6I) (12/07)

In re Lawrence D Christensen Case No. _____
Jelaire Christensen Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment

Other Payroll Deductions:

<u>Coswh</u>	\$ <u>205.83</u>	\$ <u>0.00</u>
<u>UHCHI</u>	\$ <u>0.00</u>	\$ <u>277.62</u>
<u>Dental</u>	\$ <u>0.00</u>	\$ <u>30.60</u>
<u>Vision</u>	\$ <u>0.00</u>	\$ <u>23.02</u>
<u>HSAACT</u>	\$ <u>0.00</u>	\$ <u>90.90</u>
<u>Life</u>	\$ <u>0.00</u>	\$ <u>48.00</u>
<u>Sp-Life</u>	\$ <u>0.00</u>	\$ <u>6.40</u>
<u>Ch-Life</u>	\$ <u>0.00</u>	\$ <u>0.90</u>
<u>Total Other Payroll Deductions</u>	\$ <u>205.83</u>	\$ <u>477.44</u>

B6J (Official Form 6J) (12/07)

In re **Lawrence D Christensen**
Jelaire Christensen

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,600.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel	\$	440.00
b. Water and sewer	\$	0.00
c. Telephone	\$	50.00
d. Other Internet	\$	69.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	1,250.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	300.00
8. Transportation (not including car payments)	\$	650.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	120.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	60.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	200.00
e. Other Mail Box	\$	15.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other Toyota Camry	\$	285.00
c. Other _____	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	1,001.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	150.00
17. Other Cell Phone	\$	100.00
Other _____	\$	0.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	6,590.00
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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	6,617.29
b. Average monthly expenses from Line 18 above	\$	6,590.00
c. Monthly net income (a. minus b.)	\$	27.29

**United States Bankruptcy Court
District of Utah**

In re **Lawrence D Christensen
Jelaire Christensen**

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **55** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **September 10, 2009**

Signature **/s/ Lawrence D Christensen**
Lawrence D Christensen
Debtor

Date **September 10, 2009**

Signature **/s/ Jelaire Christensen**
Jelaire Christensen
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B8 (Form 8) (12/08)

**United States Bankruptcy Court
District of Utah**

In re **Lawrence D Christensen
Jelaire Christensen**

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: -NONE-	Describe Property Securing Debt:
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **September 10, 2009**

Signature **/s/ Lawrence D Christensen**
Lawrence D Christensen
Debtor

Date **September 10, 2009**

Signature **/s/ Jelaire Christensen**
Jelaire Christensen
Joint Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Philip G. Jones 1748

Printed Name of Attorney

Address:

853 West Center

Orem, UT 84057

(801) 224-5750

PGJones4@Hotmail.com

X **/s/ Philip G. Jones**

Signature of Attorney

**September 10,
2009**

Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Lawrence D Christensen

Jelaire Christensen

Printed Name(s) of Debtor(s)

X **/s/ Lawrence D Christensen**

Signature of Debtor

**September 10,
2009**

Date

Case No. (if known) _____

X **/s/ Jelaire Christensen**

Signature of Joint Debtor (if any)

**September 10,
2009**

Date